

IL 99
0591



REC'D 02 FEB 2000

WIPO PCT

PA 193386

THE UNITED STATES OF AMERICA

TO ALL TO WHOM THESE PRESENTS SHALL COME:

UNITED STATES DEPARTMENT OF COMMERCE

United States Patent and Trademark Office

January 11, 2000

THIS IS TO CERTIFY THAT ANNEXED HERETO IS A TRUE COPY FROM THE RECORDS OF THE UNITED STATES PATENT AND TRADEMARK OFFICE OF THOSE PAPERS OF THE BELOW IDENTIFIED PATENT APPLICATION THAT MET THE REQUIREMENTS TO BE GRANTED A FILING DATE UNDER 35 USC 111.

APPLICATION NUMBER: 60/143,220

FILING DATE: July 09, 1999

PRIORITY DOCUMENT

SUBMITTED OR TRANSMITTED IN
COMPLIANCE WITH RULE 17.1(a) OR (b)

By Authority of the
COMMISSIONER OF PATENTS AND TRADEMARKS



W. Montgomery
W. MONTGOMERY
Certifying Officer

66/69/99
JC573 U.S. PTO

Please type a plus sign (+) inside this box →

Approved for use through 01/31/2001. OMB 0651-0037
Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

PROVISIONAL APPLICATION FOR PATENT COVER SHEET

This is a request for filing a PROVISIONAL APPLICATION FOR PATENT under 37 CFR 1.53 (c).

JC541 U.S. PTO
60/143220

INVENTOR(S)		
Given Name (first and middle [if any])	Family Name or Surname	Residence (City and either State or Foreign Country)
Alon	ATSMON	Yahud, Israel
Amit	ANTEBI	Tel-Aviv, Israel
Moshe	COHEN	Tel-Aviv, Israel
<input checked="" type="checkbox"/> Additional inventors are being named on the <u>1</u> separately numbered sheets attached hereto		
TITLE OF THE INVENTION (280 characters max)		
USE OF AN ELECTRONIC SMART CARD		
Direct all correspondence to: CORRESPONDENCE ADDRESS		
<input type="checkbox"/> Customer Number	<input type="checkbox"/> Place Customer Number Bar Code Label here	
OR <input type="checkbox"/> Type Customer Number here		
<input checked="" type="checkbox"/> Firm or Individual Name	William H. Dippert	
Address	Cowan, Liebowitz & Latman, P.C.	
Address	1133 Avenue of the Americas	
City	New York	State NY ZIP 10036-6799
Country	USA	Telephone (212) 790-9200 Fax (212) 575-0671
ENCLOSED APPLICATION PARTS (check all that apply)		
<input checked="" type="checkbox"/> Specification Number of Pages	4	<input type="checkbox"/> Small Entity Statement
<input type="checkbox"/> Drawing(s) Number of Sheets		<input type="checkbox"/> Other (specify) _____
METHOD OF PAYMENT OF FILING FEES FOR THIS PROVISIONAL APPLICATION FOR PATENT (check one)		
<input checked="" type="checkbox"/> A check or money order is enclosed to cover the filing fees	FILING FEE AMOUNT (\$)	
<input type="checkbox"/> The Commissioner is hereby authorized to charge filing fees or credit any overpayment to Deposit Account Number: 03-3415 \$150		
The invention was made by an agency of the United States Government or under a contract with an agency of the United States Government.		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes, the name of the U.S. Government agency and the Government contract number are: _____		

Respectfully submitted,

SIGNATURE William H. Dippert

TYPED or PRINTED NAME William H. Dippert

TELEPHONE 212-790-9200

Date 7/9/99

REGISTRATION NO. 26,723

(if appropriate)

Docket Number: 20069-43

USE ONLY FOR FILING A PROVISIONAL APPLICATION FOR PATENT

This collection of information is required by 37 CFR 1.51. The information is used by the public to file (and by the PTO to process) a provisional application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 8 hours to complete, including gathering, preparing, and submitting the complete provisional application to the PTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, D.C., 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Box Provisional Application, Assistant Commissioner for Patents, Washington, D.C., 20231.

PROVISIONAL APPLICATION COVER SHEET
Additional Page

1

PTO/SB/16 (2-98)

Approved for use through 01/31/2001. OMB 0651-0037
Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
is required to respond to a collection of information unless it displays a

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Docket Number		20069-43	Type a plus sign (+) inside this box → +
INVENTOR(S)/APPLICANT(S)			
Given Name (first and middle if any)	Family or Surname	Residence (City and either State or Foreign Country)	
Zvi	LEV	Tel-Aviv, Israel	

Number 2 of 2

+

卷之三

Use of an Electronic Smart CardApplication for a Provisional Patent

5 Inventors:

Alon ATSMON, Yahud, Israel
Amit ANTEBI, Tel-Aviv, Israel
Moshe COHEN, Tel-Aviv, Israel
Zvi LEV, Tel-Aviv, Israel

10

Short Summary:

The following applications and business methods are directed towards the use of a smart card. In a preferred embodiment of the invention, the smart card is constructed using the technologies described in Israel patent applications (i) serial number 126,444, filed on October 2, 1998, by Applicant Toy Control Ltd., (ii) serial number 127,072, filed on November 16, 1998, by applicant Toy Control Ltd, (iii), serial number 127,569 filed on December 14, 1998, by applicant Toy Control Ltd, and/or in US provisional applications (i) serial number 60/115,231, filed January 8, 1999 or Attorney Docket number 100/00798 (ii) serial number 60/122,687, filed March 3, 2000, Attorney Docket number 100/00809, both of which have ones of the present inventors listed as inventors therein, the disclosures of all of the above applications are incorporated herein by reference. In particular, the card can preferably communicate with a computer without requiring special hardware to be connected to the computer. However, various of the applications and business methods described herein may also be used for other types of smart cards, for example contact or wireless types. Preferably, the card is similar, in appearance, to a regular plastic card (like credit cards), but has the capabilities of receiving, sending, processing and/or storing information.

25

In a preferred embodiment of the invention, the card is used in conjunction with a computer linked to the Internet (or any information network), for the purpose of buying and/or selling goods, or as a mean of authenticating and/or digitally signing information .

The card is preferably personal and is very easy to carry (fits in a wallet) and enables portability for the roaming user that can use it with any computer, wherever he goes, unlike software certificates. In some cases, the card may be worn as a tag or its functionality may be incorporated into another device, such as a pen or a watch.

5

This patent application describes different applications and usage ideas, beneficial to the user, portal and/or vendor, and which preferably utilize novel business models as described herein. Although mainly methods are described, the present invention is also directed towards software for performing these methods and computers programmed with such software. In addition, a plurality of features are described. Different embodiments of the invention may utilize different selections of these features and the following description is not meant to limit the groupings of features but, rather, to illustrate certain preferred groupings.

10

Details:

Methods of Distribution:

25

- In one embodiment of the invention, the cards are given out for free (or for a symbolic charge), with the purchase of another item and/or as a promotion. Preferably, the real cost of the card and/or its use are covered as described below.
- In a particular example, a card can be distributed by financial service providers (i.e., credit card companies). Possibly, the distribution is first to selected customers, for example those which are likely to use e-commerce methods, in a limited geographical location and/or based on others election methods known in the art of promoting new consumer technologies. Alternatively or additionally, the distributed card has the functionality of a credit card or a smart card, for example a magnetic stripe, smart-card contacts and/or electronic wallet functionality.

Methods of Charging Money:

30

- Charging based on the number of transactions, made with the card.
- Charging a percentage of a transaction (e.g. stock trade).

100/01200

- Charge merchants for customer information, and for card storage capability (or merchant or customer information).
- Charging a flat fee for the card itself. The card can be consumable or it can have a consumable battery, code store or can be artificially limited to a number of uses, time, cash flow and/or combinations thereof. Thus, a user is forced to replace the card and/or recharge it. Preferably the card can transfer its information to a "blank card", for example using an intermediate computer. Preferably, when a card is "transferred" the original is erased and/or the copy may be suitably marked. It is also possible to transfer only part of the card.
- Charge vendor, etc. for giving out the card to the customer.
- Charging can be in real time (for example each transaction going through a provider's computer or being reported to it, for example using user or vendor software). Alternatively, ~~charging can be based on monthly statements. Card encryption ability can be used to make sure~~ that all the transactions are reported. Card may require periodic (time based, transaction number based and/or cash flow based) recharge.

Connectivity to Portal/ Virtual Merchant Site

In a preferred embodiment of the invention, the card provides immediate access to certain web pages: When pointed to the computer, possibly with a click of a button, the card gives immediate access to a desired portal or trading site thus brings easy access, and customer loyalty. Possibly, the desired portal can be selected by manipulating the card itself, for example pressing a button thereon.

Personalization and Special Services:

The card can store user information on it. Some of the information can be mandatory and some optional, like: Credit Card Details, Credit Limit, Biometrics Info, Age, Sex, Occupation, Hobbies, Buying Patterns, purchasing habits, and characteristics. Possibly, some of the information may be modified by the user. Alternatively or additionally, some of the information cannot be modified once written. Some of this information can be sold or otherwise disseminated, preferably under privacy considerations, for example to merchants that fear frauds, and/or buyers in auctions. Possibly, such information is provided encrypted such that only a special provider can decrypt it,

for example if fraud is exempted (e.g., during purchase or during the warranty period) or to facilitate recalls of damaged merchandise.

The information can be used to personalize the navigation of a user on the internet and add specially made banners. Special personalized discounts/coupons can be offered according to this information specific to the user, which holds the card.

Security and non-repudiation:

10 The card can save the last transactions in memory, for the user's use or for non-repudiation / proof of transaction.

The card can use state of the art PKI and encryption and authentication, and a biometrics mean (finger print / voice print / writing signatures etc.) to detect a misuse or stolen card.

The card can be *erased* or otherwise disabled with a special command from the computer. This command is preferably protected against abuse by being signed by the entity who generates it.

Biometrics Authority

15 * A more general application pertains to the field of biometrics. To enable a user to be logged in to different machines we can save his biometrics signature at a safe "biometrics authority", and this authority will check any biometrics print and compare it to approve identity. The mechanisms of transmission can incorporate digital signatures and encryption to protect from repeatability.

Claim.

25

1. A method of promoting a low-frequency ultrasonic smart card, comprising:

providing a low frequency ultrasonic smart card having a magnetic strip thereon;
recording credit card information on the magnetic strip; and
distributing the card to selected credit-card customers.

30

THIS PAGE BLANK (USPTO)